THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : BK. No. 19-13308 MDC

STEPHANIE BUTLER :

Debtor : Chapter No. 13

BAYVIEW LOAN SERVICING, LLC

Movant

 \mathbf{v}_{\bullet}

STEPHANIE BUTLER

Respondent

NOTICE OF COVID-19 MORTGAGE FORBEARANCE AGREEMENT PURSUANT TO LOCAL ORDER 20-3007

The undersigned, Phelan Hallinan Diamond & Jones, LLP, are creditor's counsel in this matter.

- Debtor currently has a mortgage with BAYVIEW LOAN SERVICING,LLC. The property address is 206 PARKWAY CIRCLE, FAIRLESS HILLS, PA 19030-3216, Loan # ending in 9641. A Proof of Claim has been filed on the claim register at #5. An unwritten Notice of Payment Change/Forbearance is being filed on the claims docket pursuant to bankruptcy Rule 3002.1 (b) and Local Rule 20-3007.
- 2. The terms of the forbearance are as follows: Regular monthly mortgage payments starting with the March 1, 2020 payment through May 31, 2020 are suspended. Payment of the escrow component of the regular monthly mortgage payments shall also be suspended.
- The Creditor advises that no fees will be assessed against the loan with regard to this Notice of Forbearance.
- 4. Prior to the expiration of the forbearance period, Debtor must either (1) request additional forbearance time under Local Rule, State or Federal Law; (2) enter into

loss mitigation with Creditor; or (3) file an Amended Chapter 13 Plan which cures the arrears resulting from the forbearance period over the remainder of the Chapter 13 Plan.

- 5. Creditor, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. The payment post-petition amount due at the time of this forbearance is \$1,555.16.
- 6. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

/s/ Mario J. Hanyon, Esquire
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May 21, 2020

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IN RE: BK. No. 19-13308 MDC

STEPHANIE BUTLER

Debtor Chapter No. 13

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CERTIFICATE OF SERVICE

I hereby certify that service upon all interested parties, indicated below was made by sending true and correct copies of the Notice of Forbearance by electronic means on May 21, 2020.

WILLIAM C. MILLER, ESQUIRE (TRUSTEE)
P.O. BOX 1229
PHILADELPHIA, PA 19105

STEPHANIE BUTLER 206 PARKWAY CIRCLE BENSALEM, PA 19020

MAGGIE S. SOBOLESKI, ESQUIRE 2705 BAINBRIDGE STREET PHILADELPHIA, PA 19146

UNITED STATES TRUSTEE
OFFICE OF THE U.S. TRUSTEE
200 CHESTNUT STREET
SUITE 502
PHILADELPHIA, PA 19106

/s/ Mario J. Hanyon, Esquire

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May 21, 2020